

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

IN RE:

Amy C. Nixon

Debtor

Case No.: 09-19877-FJB  
Chapter 13

OBJECTION TO CONFIRMATION OF FOURTH AMENDED CHAPTER 13 PLAN

NOW COMES Massachusetts Housing Finance Agency (“Creditor”), a creditor and party in interest herein, and, by and through its undersigned counsel, hereby objects to confirmation of the Debtor’s proposed Fourth Amended Chapter 13 Plan. As grounds, Creditor states as follows:

1. Creditor is a secured creditor of the Debtor.
2. Creditor filed a Motion to Allow Creditor to file its Proofs of Claim Late.
3. The Court entered an allowing Creditor to file late claims.
4. Creditor filed two Proofs of Claim (the “Claims”) evidencing its secured claims.
5. Creditor is secured by a mortgage which secures a Home Improvement Loan

Note and encumbers the Debtor’s property located at 35 Maitland Avenue, Randolph, Massachusetts (the “Property”).

6. Creditor is also secured by a mortgage which secures a Zero Interest Deferred Payment Lead Abatement Loan and which also encumbers the Property.
7. On or about June 7, 2010, the Debtor filed a proposed Fourth Amended Chapter 13 Plan (the “Amended Plan”). The Amended Plan does not provide for payment of Creditor’s secured claims.

8. The actual pre-petition arrearage owing to Creditor relative to the Home Improvement Loan claim is \$1,360.38 and the total secured claim amount is \$26,698.97 as set forth in the claim. A copy of the Home Improvement Loan claim is attached hereto.

9. There is no arrearage owing to Creditor relative to the Lead Abatement Loan. The total secured claim is \$4,826.00. A copy of the Lead Abatement Loan claim is attached hereto.

10. Creditor objects to confirmation of the Plan on the basis that the Plan does not adequately provide for the payment of Creditors' secured claims.

WHEREFORE, Creditor respectfully requests that this Honorable Court deny confirmation of the Debtors' proposed Chapter 13 Plan.

MASSACHUSETTS HOUSING  
FINANCE AGENCY  
By Its Attorney,

/s/ Shawn M. Masterson  
Shawn M. Masterson BBO# 658276  
Shechtman Haperin Savage, LLP  
1080 Main Street  
Pawtucket, Rhode Island 02860  
(401) 272-1400 phone  
(401) 272-1403 fax

Dated: July 7, 2010

CERTIFICATE OF SERVICE

The undersigned does hereby certify that copies of the Objection to Confirmation of Fourth Amended Chapter 13 Plan were served upon the following parties via electronic notice or via first class mail postage pre-paid, as indicated, this 7th day of July, 2010:

Via Electronic Notice:

U.S. Trustee  
USTPRegion01.BO.ECF@USDOJ.GOV

Carolyn Bankowski, Esq., Trustee  
PO Box 8250  
Boston, MA 02114  
13trustee@ch13boston.com

Richard A. Rogerson, Esq.  
Counsel to the Debtor  
11 Beacon Street, Suite 625  
Boston, MA 02108  
richardrogerson@msn.com

Paul J. Mulligan, Esq.  
45 School Street  
Boston, MA 02196  
bankruptcy@orlansmoran.com  
Attorney for Sovereign Bank

Richard S. Ralston, Esq.  
WEINSTEIN & RILEY, P.S.  
2001 Western Avenue, Suite 400  
Seattle, WA 98121  
richardr@w-legal.com  
Attorney for Candica, LLC

Via First Class Mail:

Amy C. Nixon  
35 Maitland Avenue, Apt # 2  
Randolph, MA 02368

/s/ Shawn M. Masterson, Esq.

/s/ Shawn M. Masterson